Remarks

Claims 1-2, 4-6, 8-15, 17-19, 21-28, 30-32, 34-40, 42, 44-50, 52, 54-60, 62, and 64-69 are pending, and claims 1-2, 4-6, 8-15, 17-19, 21-28, 30-32, 34-40, 42, 44-50, 52, 54-60, 62, and 64-69 stand rejected. The Applicants respectfully traverse the rejection and request allowance of claims 1-2, 4-6, 8-15, 17-19, 21-28, 30-32, 34-40, 42, 44-50, 52, 54-60, 62, and 64-69.

§ 102 Claim Rejections

The Examiner rejected claims 1-2, 4-6, 8-15, 17-19, 21-28, 30-32, 34-40, 42, 44-50, 52, 54-60, 62, and 64-69 under 35 U.S.C. § 102 as anticipated by U.S. Patent number 6,185,545 (Resnick). The Applicants submit that these claims are novel over Resnick.

The current dispute between the Applicants and the Examiner is whether Resnick describes the step of "associating a communication account with the web server in response to the validation by processing the user information to select a type of the communication account for the web server" (emphasis added). On page 6 of the Office action, the Examiner cites column 5, lines 4-31 and column 6, lines 5-17 of Resnick to reject this limitation of claim 1. The Applicants submit that these sections of Resnick do not teach these limitations of claim 1.

Column 5, lines 4-31 describes a method of authorizing a transaction, such as a credit card-type transaction, using a financial card network. This section in no way describes a communication account for a web server. Column 6, lines 5-17 describes a method of activating an account for a user. FIG. 3 of Resnick shows that element 72 is a web server, however, no where does Resnick describe that the account is for the web server. The web server is just an interface to allow a customer service person assist in giving a user an account. In Resnick, the accounts are only for the users, and not for the web server as described in claim 1 of the pending application.

For at least these reasons, claim 1 is novel over Resnick. Independent claims 14 and 27 are novel and non-obvious for similar reasons. Claims 40, 50, and 60 (using the term "wireless device" instead of "web server") are novel for similar reasons.

Conclusion

Based on the above remarks, the Applicants submit that claims 1-2, 4-6, 8-15, 17-19, 21-

28, 30-32, 34-40, 42, 44-50, 52, 54-60, 62, and 64-69 are allowable. There may be additional reasons in support of patentability, but such reasons are omitted in the interests of brevity. The Applicants respectfully request allowance of claims 1-2, 4-6, 8-15, 17-19, 21-28, 30-32, 34-40, 42, 44-50, 52, 54-60, 62, and 64-69.

Any fees may be charged to deposit account 21-0765.

Respectfully submitted,

Date: 10-15-04

SIGNATURE OF PRACTITIONER

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